

This should gradually reduce, in a way that provides some help for more middle-income Americans so they pay no more than 9.5 percent their income in health insurance premiums.

The Affordable Health Insurance for the Middle Class Act would do just that. This legislation extends the current subsidy up to 600 percent of the Federal poverty level, which is \$68,940 for an individual. As an individual makes more, their subsidy goes down.

I am particularly concerned about older individuals who need medical care but face premiums they simply cannot afford. In California, it is estimated that approximately 360,600 individuals between the ages of 50–64 who do not qualify for Medicaid or have employer-based coverage would see premiums greater than 9.5 percent of their income. Nearly 98,000 of these are expected to remain uninsured due to the cost. This is a simple fix to improve the law that will further increase access to coverage.

The bill is paid for by a nominal increase in the federal cigarette tax, which amounts to five cents per pack.

I urge my colleagues to join me in supporting the Affordable Health Insurance for the Middle Class Act. It is commonsense to have a gradual decline in the federal assistance for health insurance and help those who are just out of reach of affording it on their own.

I look forward to working with my colleagues on this important issue.

#### SUBMITTED RESOLUTIONS

SENATE RESOLUTION 561—EXPRESSING THE SENSE OF THE SENATE THAT RECENTLY PROPOSED MEASURES THAT WILL REDUCE TRANSPARENCY AND PUBLIC PARTICIPATION AT THE INTERNATIONAL ASSOCIATION OF INSURANCE SUPERVISORS (IAIS) SHOULD BE DISAPPROVED BY UNITED STATES REPRESENTATIVES TO THE IAIS

Mr. HELLER (for himself and Mr. TESTER) submitted the following resolution; which was referred to the Committee on Banking, Housing, and Urban Affairs:

S. RES. 561

Whereas the International Association of Insurance Supervisors (IAIS) establishes global insurance standards that the United States and other countries are expected to implement and are graded on their compliance with;

Whereas heretofore, the procedures of the IAIS were relatively transparent for observers;

Whereas on August 4, 2014, the IAIS proposed eliminating public observers from its meetings starting on January 1, 2015, significantly reducing the transparency of its activities and only allowing certain parties to attend;

Whereas representatives of United States consumer advocacy organizations have just recently been admitted as observers;

Whereas the IAIS proposed procedures would provide far less transparency and par-

ticipation than the procedure afforded to interested stakeholders in the United States by the National Association of Insurance Commissioners (NAIC);

Whereas maximum transparency produces the best regulation and the proposed procedures will reduce transparency; and

Whereas United States State insurance regulators who currently provide the largest portion of funding to the IAIS have already publicly expressed opposition to the proposed reduction in IAIS transparency: Now, therefore, be it

*Resolved*, That it is the sense of the Senate that—

(1) the International Association of Insurance Supervisors' (IAIS) proposed procedures will reduce transparency and access to IAIS supervisory standard development by United States stakeholders including those representing consumers;

(2) the proposed procedures specifically authorize the unfair and unequal treatment of interested parties by allowing the IAIS to selectively admit certain parties and exclude others at key meetings;

(3) all representatives of the United States at the International Association of Insurance Supervisors should oppose these new procedures and instead advocate more transparency and public inclusion by the IAIS;

(4) should the IAIS adopt the proposed procedures or any similar reductions in transparency, United States representatives to the IAIS should make all appropriate efforts to ensure that proper transparency is restored; and

(5) all United States representatives to the IAIS should work to ensure that their activities are transparent to Congress and United States stakeholders, and that United States representatives to the IAIS should regularly communicate with United States stakeholders through timely comprehensive reporting and in-person discussions.

SENATE RESOLUTION 562—EXPRESSING THE SENSE OF THE SENATE THAT PERFORMANCE-BASED CONTRACTS FOR ENERGY SAVINGS ARE A BUDGET-NEUTRAL MEANS TO SUPPORT THE FEDERAL GOVERNMENT IN REDUCING ITS ENERGY CONSUMPTION WITHOUT INCREASING SPENDING WHILE SIMULTANEOUSLY SUPPORTING UNITED STATES BASED JOBS AND ECONOMIC DEVELOPMENT

Mr. COONS (for himself, Mr. HOEVEN, Mrs. SHAHEEN, Mr. PORTMAN, Ms. LANDRIEU, Ms. COLLINS, Mr. FRANKEN, Mr. GRAHAM, Mr. WYDEN, Mr. CHAMBLISS, Mr. MENENDEZ, Mr. REED of Rhode Island, Mr. MERKLEY, Mr. KING, Mr. SCHATZ, Mr. MARKEY, Mr. BOOKER, Mr. BLUMENTHAL, Ms. WARREN, and Mr. DONNELLY) submitted the following resolution; which was referred to the Committee on the Budget:

S. RES. 562

Whereas Energy Savings Performance Contracts and Utility Energy Service Contracts were first authorized by Congress in 1986 and 1992 respectively and reduce energy costs and consumption at Federal buildings and facilities without relying on additional appropriations;

Whereas the contracts are financed by a third-party and realize sufficient energy savings to cover the cost of the financed improvements over the contract term;

Whereas the contractor provides a guarantee of energy savings for the Energy Sav-

ings Performance Contract and the utility provides energy savings performance assurances or guarantees of the savings for the Utility Energy Service Contract;

Whereas performance-based contracting is an opportunity for significant savings so much so that the Oak Ridge National Laboratory has determined that under an Energy Savings Performance Contract the total cost savings delivered to the Government is nearly twice the guaranteed amount;

Whereas the Energy Independence and Security Act of 2007 required a Government-wide audit of facilities and, although to date only half of those buildings have been surveyed, it has been established that at least \$9,000,000,000 worth of energy savings that could be achieved within a decade;

Whereas the Office of Management and Budget first recognized savings from Energy Savings Performance Contracts and Utility Energy Service Contracts on an annual basis throughout the term of the contract as far back as 1998;

Whereas the Congressional Budget Office instead has determined that the full cost of the authority to enter into the long-term contracts for capital investments be scored upfront as new mandatory spending while the savings in energy costs that flow from these investments be realized over time as part of the annual appropriations process;

Whereas this has continued to hinder the ability of Congress to pass legislation ensuring additional energy and cost savings to the Federal Government through utilization of these contracts despite their proven savings; and

Whereas there is broad bipartisan and bicameral recognition in Congress of the value of these energy saving contracts: Now, therefore, be it

*Resolved*, That it is the sense of the Senate that legislation regarding Energy Savings Performance Contracts and Utility Energy Service Contracts, and legislation which may lead to their use by the Federal Government, should receive Congressional scoring treatment that allows future year guaranteed discretionary savings to be counted against the mandatory spending attributed to undertaking such contracts.

SENATE RESOLUTION 563—EXPRESSING THE SENSE OF THE SENATE THAT THE PRESIDENT SHOULD PURSUE EXTRADITION AUTHORITY FOR INTERNATIONAL CYBERCRIMINALS COMMITTING CREDIT CARD THEFT TARGETING UNITED STATES CITIZENS

Mr. KIRK (for himself, Mr. MCCONNELL, Mr. COATS, Mr. ISAKSON, Mr. CHAMBLISS, Mr. WICKER, Mr. THUNE, Mr. BLUNT, Mr. BOOZMAN, Mr. JOHNSON of Wisconsin, Mr. CORNYN, and Mr. GRASSLEY) submitted the following resolution; which was referred to the Committee on Foreign Relations:

S. RES. 563

Whereas the number of United States citizens who have had their identity and financial information compromised as a result of recent data breaches at major retailers exceeds 100,000,000;

Whereas the financial security of middle class Americans has been put at risk by these criminal attacks;

Whereas cybercrimes targeting the financial information of United States citizens are often transnational crimes; and

Whereas the United States does not currently have established extradition agreements with many countries acting as safe